



VitaFlex Debit Card Instructions and Important Information

Debit Cards

- Your VitaFlex Plan allows you to pay for eligible medical expenses with a VitaFlex Debit Card that is linked directly to your Medical Flexible Spending Account balance. When paying for expenses, you must indicate that your VitaFlex Debit Card is a “credit card.” Although it is technically a debit card because it is pre-funded, it will only work if you indicate that it is a “credit card.”
- At the beginning of your first Plan Year, you will receive one (1) debit card that will be mailed directly to your home address. **Your card will be Automatically Activated with the First Use of the VitaFlex Debit Card.** To request an additional VitaFlex Debit Card for an authorized dependent, you must contact the Vita Service Center at flex@vitamail.com or (650) 966-1492 or toll-free at (800) 424-3052. Please also note that all VitaFlex Debit Cards will have the name of the cardholder embossed on them and cannot be used by any other unauthorized user.
- Each debit card has a **three (3) year life**, so please do not discard between Plan Years. You will automatically be sent a new card approximately 60 days prior to the card’s expiration date.

What are the Advantages?

- You may use your VitaFlex Debit Card to pay for eligible expenses without having to pay out-of-pocket up-front and then wait to be reimbursed.
- You may use your VitaFlex Debit Card to pay for eligible expenses at any provider with a Qualified Merchant Code. The merchant code identifies the type of provider for every debit card transaction. Qualified merchants include doctor offices, dentist offices, hospitals, and pharmacies/drugstores with a special inventory system in place.
- Certain expenses will be exempt from the normal documentation requirements. In limited situations, you may swipe your card for eligible expenses and not have to submit documentation after-the-fact for those expenses.



What are the Challenges?

- **Using the VitaFlex Debit Card does not mean that documentation requirements are eliminated entirely. It is important to SAVE ALL YOUR RECEIPTS!**
- In order for your VitaFlex debit card to work at certain merchants that sell both medical and non-medical items, the merchant must have a special inventory system in place or must be able to prove to the IRS that 90% of their gross sales are from eligible items. Examples of such merchants include pharmacies, drugstores and grocery stores.
- For most expenses, you must still submit receipts to prove that your claim is an eligible expense.
- Using your debit card for claims that must be processed by insurance can be challenging. There is a deadline for submitting the required documentation to VitaFlex. Often, the deadline can pass before you receive information from your insurance company.
- We strongly recommend that you do not use your debit card for dental and orthodontic expenses. Frequently, the eligible out-of-pocket expense is different than what the provider estimates at your initial visit.

What are the Documentation Requirements?

- The IRS requires that all Flexible Spending Account claims have third party documentation to substantiate the eligibility of the claim.
- There are two different types of transactions for your debit card.

Transaction Type #1: Always requires submission of documentation after-the-fact.
Transaction Type #2: No additional documentation is required.

- Transaction Type #2 expenses are “auto-adjudicated.” No additional documentation is required because they follow the specific guidelines outlined by the IRS for expenses that do not require documentation.
- You are NOT expected to know or guess which type of transaction you have incurred.
- You will be sent a documentation request from VitaFlex approximately two (2) to three (3) days after you charge your debit card. This request will clarify whether or not additional documentation is required.
- If additional documentation is required, you must submit the necessary documentation **by the deadline** indicated on the documentation request sent to you by VitaFlex.

VitaFlex Debit Card Instructions and Important Information

Transaction Type #1 – When Documentation IS required

- In many circumstances you WILL be required to submit receipts to document your expenses. Examples of expenses that will require documentation after you have used your VitaFlex Debit Card are listed below:
 - Dental services (e.g. crown or orthodontia)
 - Non-copay medical services incurred at a doctor office
 - Laboratory services

It is important that you **SAVE ALL YOUR RECEIPTS!**

- For documentation requirements, please visit the VitaFlex searchable claims database at www.vitaflex.net or contact the Vita Service Center at flex@vitamail.com or (650) 966-1492 or toll-free at (800) 424-3052.
- Please only send in the debit card documentation once VitaFlex has sent you a request for the specific transaction. If you send in the documentation before we send you a request, the claim will not be processed. Please send in all documentation to VitaFlex by e-mail at claims@vitamail.com or by fax at (650) 964-3539 or toll free at (866) 964-3539.

Transaction Type #2 – When Documentation IS NOT required

- The IRS has outlined specific limited situations when you WILL NOT have to submit receipts. Please note that Transaction Type #2 will **only** work if you are currently enrolled in one of your Employer's group health plans.
- In most cases, documentation will not have to be submitted for the following eligible expenses provided the charges match your group health plan's specified co-pay amounts:
 - Co-pays (office visit, prescription, hospital, vision)
 - Eligible over-the-counter items purchased at stores that have implemented a special inventory system
- Co-pays must be exact multiples of your plan's specified copay amounts to avoid documentation requirements.
- All other expenses need to be documented after you have paid for the expense with your VitaFlex Debit Card.
- It is important that you **SAVE ALL OF YOUR RECEIPTS!**
- For more information, please visit our website at www.vitaflex.net and click on "Debit Card Tools".

What Happens if I Do Not Submit the Documentation?

- If you do not send the required documentation by the deadline indicated on the documentation request, your debit card will be temporarily suspended.
- You will receive a second request for the outstanding documentation seven (7) days before your card is suspended.
- If you do not send the documentation by the second deadline outlined on the documentation request, the expense will be presumed to be ineligible since the required documentation was not received in a timely manner. At that point, you will be required to repay the ineligible expense to the Plan.



What Happens if I Charge an Ineligible Expense?

- If, after you send the documentation, the expense (or a portion of the expense) is deemed ineligible, you will be required to repay the ineligible expense to the Plan.
- To repay money for ineligible expenses to the Plan, your employer will garnish your paycheck or require you to pay the money directly to them.
- If you have terminated employment, you will need to repay the money to the Plan by writing a check or by an alternate repayment strategy at the discretion of your former employer. If you do not repay the Plan, your account will be frozen and you will not be allowed to submit claims for reimbursement.
- Please note: Persistent purchasing of ineligible items may result in your card being permanently de-activated.

What if my Card is Lost or Stolen?

Please call the Vita Service Center immediately to report a lost or stolen card. You may request a replacement card and you may be required to pay a fee from your Flexible Spending Account for the replacement card. For any other questions, please contact Vita at flex@vitamail.com or (650) 966-1492 or toll-free at (800) 424-3052.